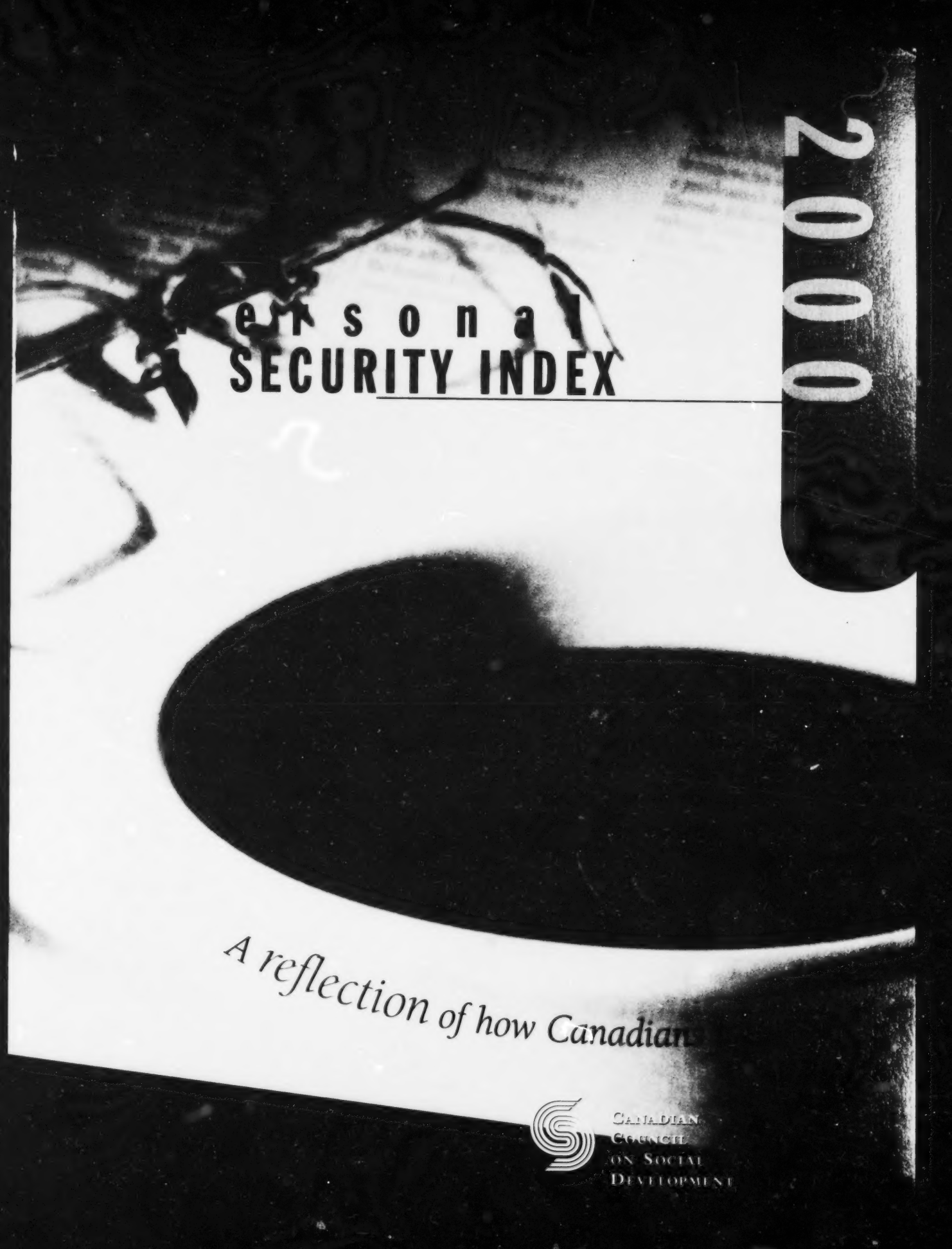

Personal SECURITY INDEX

2000

A reflection of how Canadian

Canadian Council on Social Development

The Canadian Council on Social Development developed the Personal Security Index (PSI) in collaboration with the Insurance Bureau of Canada, Health Canada, the National Crime Prevention Centre, and Canadian Heritage. The Angus Reid Group conducted the national survey and focus group for PSI 2000.

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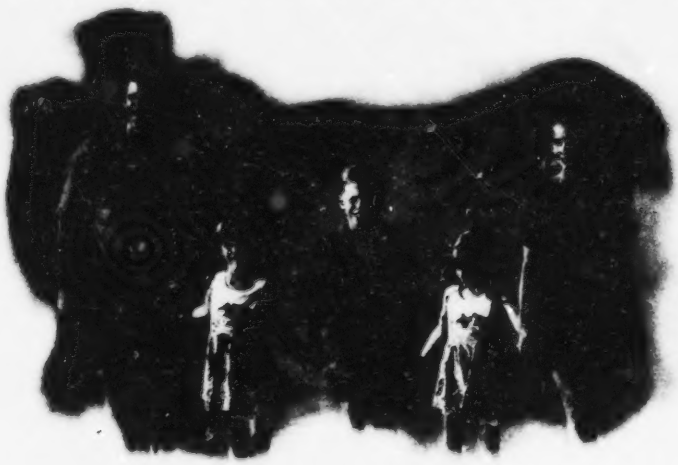


COMPONENTS OF THE PERSONAL SECURITY INDEX

ECONOMIC SECURITY

Adequacy of Income

- Disposable income
- Poverty
- Canadians' assessment of income adequacy

Employment Security

- Incidence of long-term unemployment
- Canadians' fear of job loss
- Canadians' confidence in own employability

Safety Net

- EI coverage of the unemployed
- Adequacy of social assistance
- Canadians' confidence in the safety net
- Family & community support

Financial Vulnerability

- Debt as per cent of disposable income

PHYSICAL SECURITY

Health Status

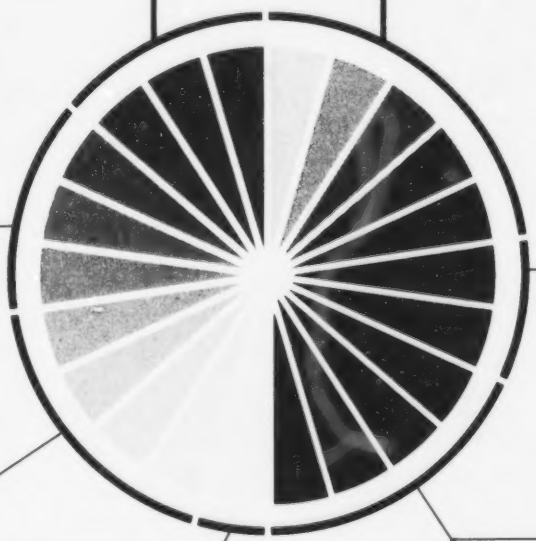
- Potential years of life lost
- Traffic injuries
- Work injuries
- Canadians' assessment of own health
- Canadians' assessment of stress

Health Security

- Canadians' assessment of access to health care
- Family & community support

Personal Safety

- Canadians' assessment of violent crime
- Rate of violent crime in Canada
- Canadians' assessment of property crime
- Rate of property crime in Canada



INTRODUCTION

The Personal Security Index (PSI) is a tool that measures changes in the economic and physical security of Canadians. Physical security includes both the state of people's health and their confidence in our health care system, as well as their personal safety. In covering these important ingredients in the quality of daily living, the PSI provides a partial measure of changes in the well-being of Canadians. The PSI focuses on the basics of living: whether Canadians have enough money to get by and have resources that they can count on in times of need; whether they live in good health and have access to necessary health services; and whether they are safe from crime and accidents. Last year's report, our first, provided benchmark data for the most recent year available, most often 1998, with some historical background. This year's report presents changes between the most recent two years – generally 1998 and 1999. The PSI measures changes in both the numerical trends and changes in people's perceptions of personal security in Canada.

The PSI actually consists of two indexes, each containing a series of indicators that track various dimensions of our economic, health and personal safety. One index is derived from hard data, mainly from Statistics Canada databases. This index is designed to measure changes in outcomes related to personal security, such as levels of income and debt, and rates of crime and poor health. The second index is based on responses to a national survey which asked Canadians how they rated several issues affecting their own personal security.[1] This index portrays the *perception* of personal security. Each index is important by itself. It is also interesting to compare the statistics with people's perceptions. For example, during much of the 1990s – a time when most crime rates were falling – the public perception was that crime was increasing. Which index more accurately describes the state of personal security: the numbers or the perception? We leave that for the reader to decide.

As well as producing a national overview of Canadians' personal security, we also report on differences by gender, age, income, family type and region to provide a more detailed picture of security. When possible, international comparisons are also provided. In addition, a focus group was held to hear more detailed responses to questions about Canadians' own sense of security. Their views helped to confirm the choice of indicators and provided reflection and confirmation of the national survey findings.

The focus on security reflects events that have characterized the last few decades – a time when issues related to personal security have risen to the forefront of Canadians' concerns. Globalization, massive layoffs, high levels of unemployment, the growth of less secure forms of work, the polarization of earnings, and cuts to the social safety net have all contributed to public worries about economic security. This has been accompanied by a perception that Canadian society itself is becoming less secure – that our streets are less safe, our homes more vulnerable to break-ins, and threats to our health are more widespread.

We hope that this project will both inform Canadians and motivate action to enhance personal security – a key aspect of our well-being and future prosperity.

PERSONAL SECURITY INDEX 1998-1999

Data Index

Economic Sub-index	**1998**	**1999**
Disposable income	5.83	7.31
Average poverty gap	5.83	2.72
Long-term unemployment (over 12 months)	5.83	8.46
Employment Insurance coverage	5.83	6.16
Social Assistance level (% LICOs)	5.83	4.40
Level of personal debt (% disposable income)	5.83	3.56
Total	35.00	32.61
Health Sub-index		
Potential years of life lost	18.33	20.75
Work injuries	18.33	19.70
Traffic injuries	18.33	20.86
Total	55.00	61.32
Personal Safety Sub-index		
Violent crime	5.00	6.37
Property crime	5.00	7.68
Total	10.00	14.05
PSI Data Index: Grand Total	**100.00**	**107.98**

Perception Index

Economic Sub-index	**1998**	**1999**
How adequate would you say your household income is in meeting your family's basic needs?	8.75	8.62
I think there is a good chance I could lose my job over the next couple of years.	8.75	10.01
If I lost my job, I am confident that I could find an equivalent one within six months.	8.75	9.57
If I lost my job, I am confident that I could count on government support programs to sustain me and my family adequately while I looked for a new job.	8.75	8.95
Total	35.00	37.15
Health Sub-index		
In general, how would you rate your health?	18.33	17.87
How stressful would you say your life is?	18.33	18.59
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	18.33	19.12
Total	55.00	55.58
Personal Safety Sub-index		
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	5.00	4.97
Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood?	5.00	4.92
Total	10.00	9.89
PSI Perception Index: Grand Total	**100.00**	**102.62**

ADDING IT UP: THE INDEX

To summarize all of the reported changes in personal security, the PSI incorporates 20 indicators into two indexes. One is the *data index*, which includes 11 indicators based on hard data or statistics measuring changes in people's circumstances. The other is the *perception index*, which includes 9 indicators reflecting the feelings of Canadians as captured in the national opinion survey.

After establishing 1998 as our base year for the indexes and setting them equal to 100.0, the data index increased to 107.98 in 1999, and the perception index climbed to 102.62. This indicates that the personal security of Canadians increased between 1998 and 1999. It also means that personal security as reflected by the hard data improved more than people's perceptions did. The table on page 2 provides more details on the changes in both indexes and changes in the sub-indexes of economic, health and personal safety.

Comparing the sub-indexes shows that people's economic security dropped in 1999 as measured by the hard data, but people's perceptions of their economic security improved. For the health sub-index, the outcomes improved considerably, but people's perceptions of their health security rose only marginally. The data reporting on personal safety also showed improvement, but again, people perceived that their safety had weakened.

While both the economic and physical security indexes have risen – indicating that Canadians are more secure – all groups in society do not share this same sense of security. There are three groups who consistently rate their security lower than do others: people with lower incomes, those with lower levels of education, and lone-parents. In many cases, these groups represent the same people since there is much crossover among these three categories. Thus, while we can take pride in the knowledge that the sense of security among Canadians in general has improved, more attention must be paid to make sure that these improvements are extended to all Canadians, regardless of their income, education level, or family situation.

Readers interested in learning more about how the Personal Security Index was constructed should refer to the Methodology section at the end of this report. Those wishing to share their comments or ideas about this evolving project are invited to do so by sending an e-mail message to psi@ccsd.ca.

HIGHLIGHTS

The personal security of Canadians increased between 1998 and 1999, although people's perceptions of their security did not improve as much as did their actual circumstances.

ECONOMIC SECURITY

Employment – The unemployment rate has been dropping very slowly throughout most of the 1990s. In 1999, it fell to 7.6 per cent from a rate of 8.3 per cent in 1998. The PSI also tracks the long-term unemployment rate – that is, the percentage of all the unemployed who were without paid work for more than one year. This long-term unemployment rate also fell in 1999, to 8 per cent, from 10.1 per cent a year earlier. Canada's strong economic performance ranks second among all the G-7 countries, behind only the U.S. However, long-term unemployment still remains above the 1990 rate, which was 5.7 per cent.

The good news on the employment front is also reflected in a decrease in the proportion of workers who believe they are likely to lose their jobs over the next couple of years – down to 26 per cent in 1999 from 34 per cent a year earlier. In addition, the proportion of respondents who were confident that they could find equivalent employment within six months if they lost their current job rose from 51 per cent to 56 per cent.

Disposable income – Canadians have yet to recover the average level of disposable income that they enjoyed in 1989. In 1999, there was a miniscule improvement in Canadians' average disposable income – up $50 per person from 1998, but still $820 less per person than it was in 1989.* Despite two years of small improvements, when asked if their household income was adequate to meet their family's basic needs, only 52 per cent of Canadians said that their income was very adequate, compared to 56 per cent one year earlier. And 16 per cent felt it was wholly inadequate, compared to 13 per cent in 1998. The number of people living in poverty declined between 1996 and 1997, but they lived further below Statistics Canada's low income cut-off, causing the poverty gap to widen slightly.

Personal debt – Although Canadians feel more optimistic about their employment prospects, their personal debt levels are higher than ever. Average household debt increased from 56 per cent to 102 per cent of annual per capita disposable income between 1984 and 1999, and it climbed by 3 percentage points between 1998 and 1999. However, the proportion of survey respondents reporting that their savings would sustain them for more than six months if they lost their job remained constant at around 40 per cent.

Coping with income loss – When it comes to coping with adversity, a small and declining proportion of respondents reported confidence in the ability of government income support programs to sustain them while they looked for new employment – down to

* In 1998 dollars.

22 per cent from 24 per cent in 1998. Aside from support from government programs, 78 per cent of respondents said they felt they could count on financial support from family, friends or neighbours if they were in financial distress.

PHYSICAL SECURITY

Health – When asked to rate their own health, 73 per cent of respondents in 1999 reported being in very good or excellent health. This was down from 78 per cent in 1998. Rates of early death due to disease or injury continued to decline, falling a further 3 per cent in 1997 over 1996. The average life expectancy of Canadians is rising, and internationally, Canada ranks near the top according to this measure. Canadians can expect to live 2.5 years longer than their American counterparts. Increased life expectancy is largely due to a decline in the number of deaths from cardiovascular diseases and from injuries.

On the negative side, cancer rates are remaining high, and lung cancer among women is rising. If the increased rates of smoking among young women persist, lung cancer rates will continue to rise. Diabetes rates, especially for men, are also on the rise. And between 1998 and 1999, there was an increase in the proportion of Canadians who reported that their lives were stressful.

Health care – Less than two-thirds of Canadians say they have confidence in the ability of the health care system to provide for them in times of need. This rate did not change between 1998 and 1999. While the public sector share of health spending declined in 1997, it was forecast to rise in 1998 and 1999. One area of concern is the 7 per cent annual increase in drug expenditures forecast in 1998. This creates a growing financial burden for people who are ill, because 59 per cent of drug expenditures are borne privately. In addition to home care – which is also privately financed in most cases – the rise in private health care costs is of growing concern to Canadians, particularly as the population ages and home care and drug needs rise. If respondents were seriously ill at home, 86 per cent said that they could count on support from family, friends and neighbours.

Safety from injury – Over the last 16 years, workplace injuries have fallen by 16 per cent and traffic injuries by 33 per cent. This trend continues up to the most recent two-year period, when work injuries fell by 2 per cent and traffic injuries fell by 3 per cent.

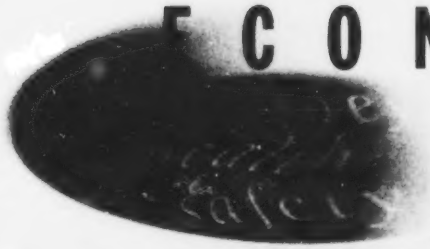
Safety from crime – Although Canadians generally report feeling safe in their communities, and crime rates have been dropping over the last seven years, particularly for violent offences and residential break-ins, the perception of safety weakened slightly between 1998 and 1999. In 1998, 76 per cent of Canadians felt safe from violent crime; in 1999, this fell slightly to 74 per cent. Canadians also felt a little less safe from property crime. In 1998, 68 per cent of Canadians felt that their neighbourhoods were safe from property crime; this declined to 64 per cent in 1999.

While both the economic and physical security indexes have risen, indicating that Canadians are more secure, all groups in society do not share this same sense of security. There are three groups who consistently rate their security lower than do others: people with lower incomes, lower levels of education, and lone-parents. In many cases, these groups represent the same people since there is much crossover among these three categories. Thus, while we can take pride in the knowledge that the sense of security among Canadians in general has improved, more attention must be given to make sure that these improvements are extended to all Canadians, regardless of their income, education level, or family situation.

THE INDEX

We established 1998 as the base year for the index and set each component at 100 for that year. In 1999, the *data index* measuring changes in people's circumstances increased to 107.98, and the *perception index* climbed to 102.62.

While the sub-index measuring people's economic security weakened in 1999, public perceptions of economic security improved. The health data sub-index rose considerably, and people's perception of their health security also improved, but only marginally. And while the sub-index measuring personal safety improved considerably, people's perception was that their safety had decreased.



ECONOMIC SECURITY

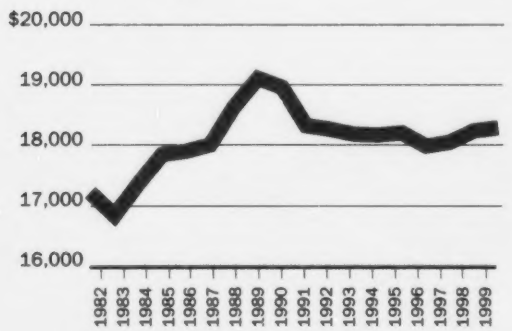
Economic security refers to an assured and stable standard of living that provides individuals and families with a level of resources and benefits necessary to participate economically, politically, socially, culturally, and with dignity in their community's activities. Security goes beyond mere physical survival to encompass a level of resources that ensures social inclusion.

components: **level and adequacy of income, employment security, adequacy of safety net, financial vulnerability**

LEVEL AND ADEQUACY OF INCOME

How much disposable income do Canadians have?

DISPOSABLE INCOME PER CAPITA
After-tax income, 1998 $

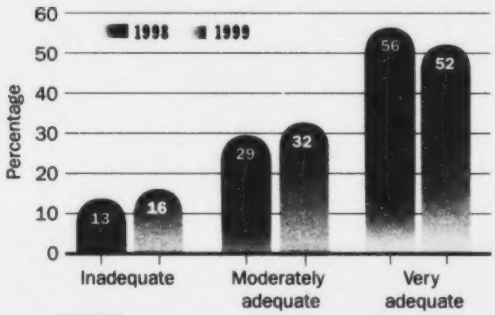


SOURCE:
Prepared by the Canadian Council on Social Development using Statistics Canada's *National Income and Expenditure Accounts*, various years.

Having enough income to meet their family's needs is paramount to Canadians' sense of personal security. To track the adequacy of incomes, the PSI monitors changes in the level of disposable income – that is, how much money from earnings, government transfers or investments do Canadians have left in their pockets after they have paid their taxes?[2]

For most of the 1990s, Canadians experienced a decline in their average disposable income. However, in 1997, the trend reversed and incomes began moving slightly upward. This upward trend continued in 1999, but the advance was small, representing about $50 per person. Despite the three-year upward trend, per capita disposable income – at $18,294 – was still $820 less than it had been a decade earlier in 1989.

IS YOUR INCOME ADEQUATE?
How adequate is your household income in meeting your family's basic needs?



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

Do Canadians feel that their income is adequate?

The feeling of economic security depends not only on objective measures such as the amount of money people have to spend, it also depends on subjective measures such as how adequate people feel their income is to sustain them. To measure this, we asked Canadians if they felt able to meet their household's basic needs.[1]

During focus group testing in the first year, people were asked to define basic needs. There was general agreement that this included the need for shelter, clothing and food, as well as the ability to afford such items as a second-hand car, modest vacations, or a post-secondary education for their children. It also included the ability for their family to participate in civic and social activities.

Canadians' feelings about the adequacy of their incomes deteriorated slightly in 1999 compared to 1998. In 1999, the majority of Canadians (52 per cent) thought that their income was very adequate to meet their basic needs; 32 per cent felt their income was moderately adequate; and 16 per cent said it was inadequate. By comparison, in 1998, 56 per cent felt their income was very adequate, while 13 per cent said their income was inadequate.

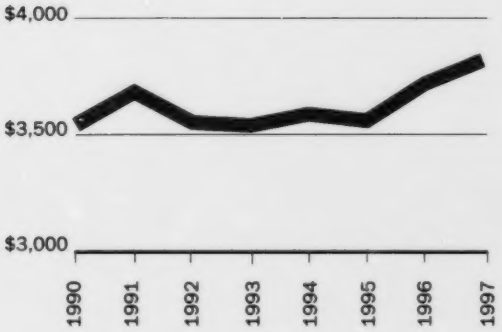
- Not surprisingly, Canadians' perceptions about the adequacy of their household income are strongly linked to their education and income levels and to their employment situation. Two-thirds of university-educated respondents reported having a very adequate income, compared to only 37 per cent of those who had less than a high school certificate. And 78 per cent of Canadians with a household income of over $60,000 said their income was very adequate, compared to only 27 per cent of Canadian households whose income was less than $30,000. Full-time workers were much more likely (58 per cent) than unemployed workers (34 per cent) to report having a very adequate income.
- Gender and age also make a difference in people's responses. Women were less likely than men to report having a very adequate income (47 per cent, compared to 57 per cent). Two-thirds of single people without children and living with family reported having a very adequate income, compared to only 38 per cent of lone parents. Moreover, one-third of lone parents reported that their income was inadequate. Respondents between the ages of 18 and 34 were the most likely (55 per cent) to have a very adequate income, and elderly respondents were the least likely (11 per cent) to report having an inadequate income.
- Regionally, there was considerable variation, with the proportion of those claiming very adequate incomes ranging from 59 per cent in Ontario, to 45 per cent in B.C. However, households in the Atlantic Region were the most likely to report having inadequate incomes (20 per cent).

The severity of poverty

The concept of poverty is included here in order to provide an indication of the distribution of Canada's income. It presents a more well-rounded picture of income adequacy than would be the case if we looked only at changes in disposable income. As an indicator of poverty, the PSI uses the "poverty gap" which is a combination of how many Canadians live below the poverty line and how far below the line they are. The poverty gap represents the amount of money that would be required to raise every poor Canadian's income up to the poverty line.

To measure the gap, the poverty lines used are Statistics Canada's low income cut-offs, or LICOs.[4] In 1997, about 5.2 million Canadians lived below the LICO. This represented a slight drop of 72,000 persons from 1996. However, the average poor person was $90 poorer in 1997 and had an income that was $3,804 below the poverty line. This combination of a reduced number of poor persons, but a bigger average poverty gap resulted in an increase of $244 million between 1996 and 1997 in the nation's overall poverty gap – to more than $20 billion.[5] The poverty gap climbed steadily throughout the 1990s after falling in the latter half of the 1980s. It is a disturbing sign that while the Canadian economy was in a period of strong recovery, the poverty gap kept rising.

AVERAGE POVERTY GAP PER POOR PERSON IN CANADA
1997 $



SOURCE:
Prepared by the Canadian Council on Social Development using Statistics Canada's *Income Distributions by Size in Canada*, various years.

In the mid-1990s – the latest period for which data are available – Canada compared well internationally on the poverty front. Using a different measure of income deprivation, Canada and the United Kingdom came out on top in a comparison of G-7 countries in 1994, with 10.6 per cent of their populations living on less than 50 per cent of the median disposable household income. Canada ranked ahead of Germany (at 11.4 per cent), France and Italy (both at 12.8 per cent), and well ahead of the United States (at 17.9 per cent).[6]

Without government transfer payments in the form of tax credits and social program benefits, these percentages would have risen to 33 per cent for Canada, 39 per cent for the U.K. and Germany, 42 per cent for France and Italy, and 31 per cent for the U.S.

EMPLOYMENT SECURITY

In the wake of changes brought about by technology, liberalized global trade and new management philosophies, the average Canadian felt that the ground shifted during the 1990s. For many people, traditional job security had been based on working for one firm for a long period of time and being protected by seniority. Today, this has been replaced by the prospect of holding many jobs during a lifetime and by more self-employment. The extent of employment security no longer depends on seniority, but rather on a worker's skills and education. Given the importance of job security to most Canadians, it is an important component of economic security.

Long-term unemployment rate continued to decline

The standard and most popular indicator of employment security remains the unemployment rate – that is, the proportion of people who were out of work and actively looking for a job. However, a better measure of the underlying strength of the labour market and of the persistence and severity of unemployment is the rate of long-term unemployment – defined in the PSI as the proportion of all people who have been unemployed for 12 months or longer.

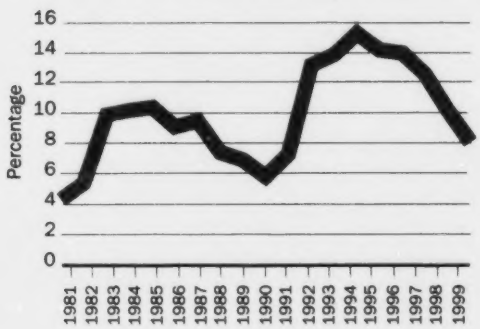
The Canadian labour market recovered from the serious recession of 1991-92, but it did so very slowly until 1998, when the unemployment rate of 8.3 per cent finally started to return to its pre-recession levels. In 1999, the rate dropped further to 7.6 per cent, on a par with the 1989 rate. However, Canada has yet to approach anything that could be defined as full employment, especially compared to the rate in the U.S. which is in the 4 per cent range.

In 1999, the long-term unemployed made up 8.0 per cent of the total number of unemployed, down from 10.1 per cent in 1998, the lowest level since 1991.[7]

"Now I have a feeling that jobs are there, that jobs are being created."

Ben, statistician

LONG-TERM UNEMPLOYMENT RATE IN CANADA



SOURCE:
Prepared by the Canadian Council on Social Development using OECD's *Employment Outlook*, various years and Statistics Canada's *Labour Force Survey*, various years.

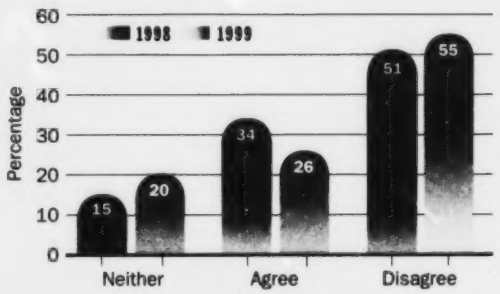
Canada's performance with long-term unemployment compares exceedingly well against the 29-member countries of the Organisation for Economic Co-operation and Development (OECD). In Canada in 1998, 10.1 per cent of all the unemployed had been unemployed for more than 12 months, compared to 32.9 per cent of the total unemployed in the other OECD countries.[8] In comparisons among the G-7 countries, Canada's long-term rate also fares well. With a rate of 10.1 per cent, Canada ranked second behind only the U.S. (8.0 per cent) and well ahead of Japan (20.3 per cent), the U.K. (33.1 per cent), Germany (52.2 per cent), France (44.1 per cent), and Italy (66.7 percent).

Women have lower rates of long-term unemployment than do men. In 1998, 8.3 per cent of all unemployed women experienced long-term joblessness, compared to 11.5 of men. This differential occurred in the other OECD countries as well.

Are Canadians worried about losing their jobs?

FEAR OF JOB LOSS

"I think there is a chance I could lose my job over the next couple of years."



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

During most of the 1990s, Canadians expressed anxiety about their ability to keep their jobs. As a result, the PSI is monitoring changes in the proportion of Canadians who fear that they might soon lose their job. The 1999 survey indicated that the improving labour market also improved people's optimism about holding onto their jobs and finding new ones if they lost their jobs.

- In 1999, 26 per cent of employed Canadians thought that they were likely to lose their job over the next two years.[9] This was a noticeable

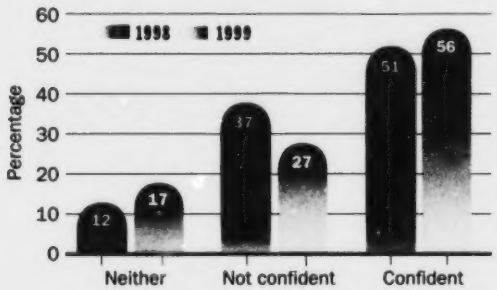
improvement over 1998, when 34 per cent feared losing their jobs. And 55 per cent of respondents in 1999 were not concerned about losing their job, up from 51 per cent in 1998. There was little difference in response rates by age and gender.

- One-third of Canadians with a household income below $30,000 feared losing their jobs, but only 20 per cent of households with incomes above $60,000 were worried. Part-time workers were more worried about job loss than were full-time workers.
- There were considerable variations across the regions, with people in the Atlantic provinces being the most worried about losing their jobs (32 per cent), and residents of Quebec being the least worried (20 per cent).
- There was not much variation by family type. Lone-parents were not much more worried than married couples, and Canadians living alone were the most concerned about job loss (30 per cent).

How confident are Canadians in their ability to find work?

CONFIDENCE IN EMPLOYABILITY

"If I lost my job, I am confident I could find an equivalent one within six months."



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

Much of the instability created by a fear of losing one's job is related to how confident a person feels about their ability to find a new job. Of course, confidence in one's ability to find new employment is strongly influenced by the state of the labour market. It is also dependent upon a person's set of skills and work experiences. The PSI monitors Canadians' confidence by tracking the proportion of working-age Canadians who do not believe that they could find another job within six months if they became unemployed.

In 1999, 56 per cent of working-age Canadians were confident that they could find an equivalent job within six months, up from 51 per cent who felt that way in 1998.[10] Moreover, the proportion of those who were not confident that they could find an equivalent job within six months fell from 37 per cent to 27 per cent.

- Confidence in one's ability to find a job declined with age: 70 per cent of those aged 18 to 34 were confident that they could find new jobs, compared to only 40 per cent of those 55 years and older. And men were more confident (60 per cent) than women (52 per cent).
- The proportion of those expressing confidence about finding new employment varied considerably by region, ranging from 63 per cent in Saskatchewan and Manitoba and 62 per cent in Alberta, to only 49 per cent in Quebec.
- Confidence in finding an equivalent job rose with education and income levels. People who had some post-secondary education were more confident (60 per cent) than were people without a high school certificate (41 per cent). And those with a household income above $60,000 were more confident (64 per cent) in their ability to find equivalent work than those with incomes below $30,000 (44 per cent).
- Lone parents were less confident (45 per cent) than married couples without children (59 per cent).

THE SAFETY NET

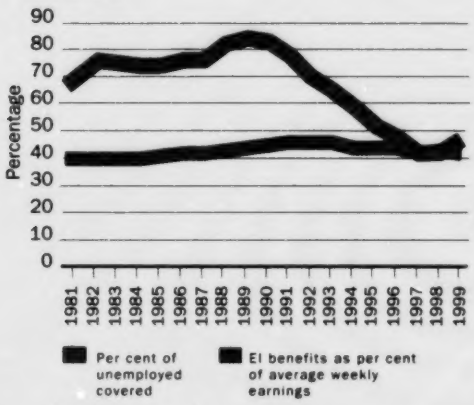
Are our income support programs adequate?

An essential component of economic security is a person's ability to rely on a social safety net should they suddenly become unemployed. For the vast majority of the unemployed, job loss occurs through no fault of their own; rather, it happens when companies lay off workers during lean times, or introduce massive technological changes. Hence, a major component of Canada's social safety net is an unemployment

"I have a good job, my wife has a good job, and I think our income is reasonable for what we need."

Michel, small business owner

ADEQUACY OF EMPLOYMENT INSURANCE
1981 to 1999



SOURCE:
Prepared by the Canadian Council on Social Development using Statistics Canada's *Labour Force Survey*, various years.

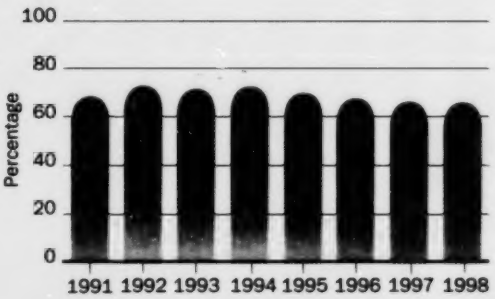
insurance system that can help people to make ends meet while they look for another job. Using both objective and subjective measures, the PSI is monitoring the adequacy of two major government income support programs – Employment Insurance (EI) and social assistance or welfare.

During the last decade, sweeping changes to Canada's EI system have severely reduced the number of unemployed Canadians who now qualify for benefits, and the benefits that are provided have been scaled back.

For the objective measure of how well EI serves Canadians, two statistics are used: the percentage of unemployed Canadians who receive EI benefits, and the amount of benefits they receive as a percentage of the average weekly wage.[11] A comparison of the years 1990 and 1999 shows that coverage of the total unemployed population fell from 83 per cent to 47 per cent, and EI benefits as a percentage of the average wage slipped from 45 per cent to 42 per cent. However, between 1998 and 1999, EI coverage increased by four percentage points, although the benefit level as a proportion of average wages slipped a further percentage point.

If Canadians are unable to qualify for EI benefits, they can apply for provincially administered social assistance – commonly referred to as "welfare." To track how well Canadians are served by social assistance, the PSI provides data on the average level of assistance available, and the benefit level as a percentage of Statistics Canada's low income cut-off (LICO), popularly referred to as the poverty line. Information about provincial social assistance benefits for a variety of different family types is regularly collected and standardized by the National Council of Welfare.[12] Since social assistance benefits vary according to family size and composition, for simplicity we have selected a lone-parent family with one child to compare the benefits received. The national benefit figure provided is the unweighted average of the 10 provinces for this family type. The low income cut-off used represents a family of this type residing in a large city.

ADEQUACY OF SOCIAL ASSISTANCE AS A PERCENTAGE OF THE POVERTY LINE
1991 to 1998



SOURCE:
Prepared by the Canadian Council on Social Development using Statistics Canada's *Income Distributions by Size in Canada*, various years and the National Council of Welfare's *Welfare Incomes*, various years.

In 1997, a single parent with one child on social assistance received an average annual income of $12,289, which includes all federal and provincial child benefits the family may be eligible for, in addition to basic welfare benefits. As a percentage of the poverty line, this amounted to 65.8 per cent. In 1998, the average social assistance benefit increased slightly in six provinces and remained constant in four others. Overall, the average increase amounted to $41 annually. This small increase did not keep pace with inflation and as a result, the average benefit fell slightly between 1997 and 1998, to 65.3 per cent of

"It's a big headache trying to get anything from government. It's not worth the hassle."

Suzanne, self-employed

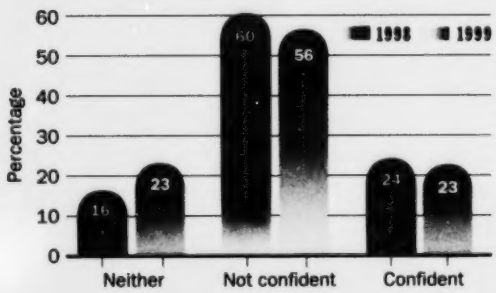
the poverty line. As a percentage of the poverty line, social assistance rates have declined since 1992 when they constituted 72.2 per cent of the low income cut-off.

Social assistance rates varied considerably among the provinces. In 1998, benefits from all public sources for a lone parent with one child ranged from the lowest rates in the Prairie provinces – $11,088 in Alberta, $11,300 in Saskatchewan, and $11,331 in Manitoba – to the highest rates of $13,695 in Ontario, $13,650 in B.C., and $13,466 in Newfoundland.

How confident are Canadians about their income security programs?

CONFIDENCE IN SAFETY NET

"If I lost my job, I am confident I could count on government support programs to adequately sustain me and my family while I looked for a new job."



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

In 1999, only 23 per cent of respondents felt that Canada's income security programs would sustain them adequately while they looked for a new job, down slightly from 24 per cent in 1998. However, the proportion of those who did not feel that the programs would sustain them fell from 60 per cent to 56 per cent.[13]

- Confidence in Canada's safety net was highest among residents of Quebec (25 per cent) and lowest among residents of Alberta (16 per cent). By age, confidence was highest among those aged 18 to 34 (28 per cent). There was virtually no difference by gender.
- There was little variation by education level, but those with household incomes below $30,000 were more likely (25 per cent) to feel that the safety net would be there to help them, as were full-time workers and people who were unemployed.
- Among different family types, single people without children had the most confidence in the safety net (29 per cent), while both lone parents and married couples with children expressed the least confidence (20 per cent).

Can Canadians count on informal financial support from family, friends and neighbours?

If people are in financial distress, they rely on both formal income security programs and on the informal support provided by friends and family. This type of support is a key ingredient in determining how financially secure Canadians feel. Consequently, the following question was asked in the survey: "If you lost your job, or were in financial distress, is there a friend, neighbour or family member who you could count on to help you?"

- Overall, 78 per cent of respondents said they could count on support. This ranged from 74 per cent in Quebec, to 85 per cent in the Atlantic provinces. Confidence in receiving support dropped with age: 86 per cent of those aged 18 to 34 said they would have support, but among persons 55 years and older, only 71 per cent were confident of receiving such support. There was little difference in proportions by gender.
- Confidence in receiving support from family and friends in the event of financial distress rose with both income and education levels. While only 69 per cent of those without a high school graduation certificate claimed that they could count on support, this rose to 80 per cent among university graduates. And only 71 per cent of households with incomes of $30,000 or less indicated that they could count on receiving support, compared to 82 per cent of households with incomes of $60,000 or more.
- By employment status, support levels ranged from 67 per cent among retired persons, to 84 per cent among the self-employed and 88 per cent among students.
- Lone parents registered one of the lowest levels of support. Less than two-thirds (63 per cent) reported that they could count on receiving support from family and friends. This contrasts with a figure of 80 per cent among married couples.

FINANCIAL VULNERABILITY

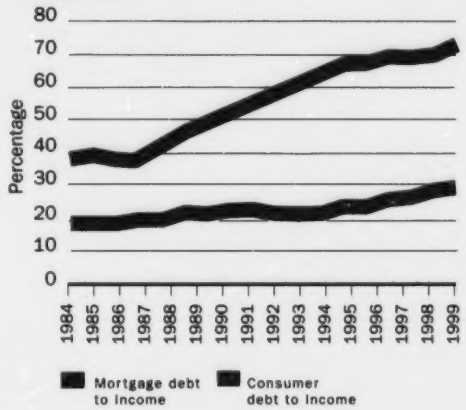
Growing levels of household debt are another reason why many Canadians worry about their economic security. Even if the debt is incurred in order to purchase a house, a car or other durable consumer goods, borrowers must still repay the money from their disposable income. With current levels of disposable income still lower than in 1989, and only now beginning to creep upwards, many Canadians are feeling the financial pinch as a larger share of their paycheque goes to service their household debt.

Some people may interpret a higher debt load as a sign that Canadians are more optimistic about their economic security and are therefore willing to spend more money. However, many Canadians are using credit, not to buy more items, but simply to make ends meet. This trend towards increased debt is also evident in the dramatic decline in the savings rate among Canadians, which fell from 15 per cent of annual disposable income in the mid-1980s, to 2.3 per cent in 1998. In the first half of 1999, the savings rate dropped even further, to 1.7 per cent.

To measure the degree to which Canadians are financially vulnerable, the PSI tracks the ratio of Canadians' total mortgage and consumer debt to their total disposable income. Since 1984, the amount that Canadians collectively borrowed to buy homes and consumer goods increased from 56 per cent of their total disposable income to 99 per cent by 1998. In 1999, this percentage rose to 102 per cent.[14]

RATIO OF DEBT TO INCOME

Mortgage and consumer debt as % of after-tax income, 1984 to 1999

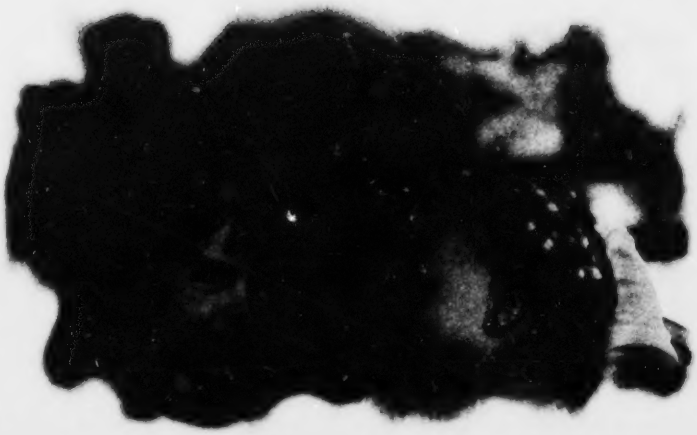


SOURCE:
Prepared by the Canadian Council on Social Development using Statistics *Canada's National Income and Expenditure Accounts*, various years and the Bank of Canada's *Canadian Monetary and Credit Aggregates and Interest Rates*, 1986 to 1999, Q1.

The largest part of Canadians' increased indebtedness is due to the size of their mortgages, which increased from 38 per cent of disposable income in 1984, to 73 per cent in 1999. Consumer credit, however, has also grown from 18 to 29 per cent.

According to the most recent data available, Canada ranks fourth among G-7 countries when it comes to personal indebtedness. Using a broader measure of debt that includes personal loans, France led the way at 114 per cent of disposable income, followed by

Japan at 112 per cent, the U.K. at 110 per cent, Canada at 105 per cent, and the U.S. at 98 per cent. Citizens of Germany and Italy had the lowest levels of indebtedness with rates of 60 and 49 per cent respectively. However, Canadians experienced the largest increase in indebtedness between 1985 and 1995.



How financially vulnerable do Canadians feel?

In order to better gauge how financially vulnerable Canadians are feeling, we asked respondents how long they would be able to sustain themselves and their families if they had to rely only on their savings Savings were defined as liquid assets such as bank accounts and RRSPs.

In 1999, about one in five working-age Canadians (19 per cent) reported that they would not be able to sustain themselves for more than one month if they and their spouse lost their jobs. This was down slightly from 22 per cent in 1998. At the other extreme, 20 per cent of Canadians polled in 1999 had adequate resources to last more than a year, down from 28 per cent in 1998.

The timeframe that is most often used by financial planners to measure the adequacy of savings is for households to be able to sustain themselves for more than six months. Using this criterion, 39 per cent of Canadian households in 1999 responded that they could sustain themselves for more than six months, almost identical to the results in 1998.

- Canadians living in Alberta and the Atlantic provinces were the most vulnerable, with 23 per cent reporting that they would not have enough savings to last beyond one month. Only 15 per cent of the residents of Saskatchewan and Manitoba reported being in such a vulnerable financial situation. Age was an important factor, with 26 per cent of those aged 18 to 34 reporting that they had sufficient savings to last for only one month or less, compared to only 9 per cent of those aged 55 or older. In fact, 46 per cent of these older working respondents reported having enough savings to tide them over for more than one year.
- Gender also plays a role, but it was not as pronounced. Twenty-one per cent of women and 17 per cent of men had sufficient savings to sustain themselves for only one month or less. However, among different family types, lone parents – who are primarily women – were much more vulnerable, with 37 per cent reporting total savings that would not permit them to sustain their households beyond one month.
- As might be expected, the most financially secure Canadians are those with higher household incomes and higher levels of education. Twenty-seven per cent of working respondents with less than a high school education and one-third of households with incomes below $30,000 had a level of savings that would not permit them to sustain themselves beyond one month. This compares with only 13 per cent of university graduates and 9 per cent of people with incomes over $60,000.

Physical SECURITY

Physical security refers to physical and mental health, the quality of natural and built environments, and the status of one's personal safety.

components: **health status, health security, personal safety**

PERSONAL HEALTH

Being in good physical and mental health, feeling safe from injuries and disease, and having access to adequate health care in times of need are all basic elements that contribute to a person's sense of physical security.

The average life expectancy of Canadians born in 1997 is 78.6 years – 75.8 years for men and 81.4 years for women. Provincially, life expectancy varies among women from a low of 79.8 years in Newfoundland, to 82.7 years in Prince Edward Island, while for men it varies from 74.3 years in Newfoundland, to 76.6 years in B.C.[15] Since 1987, men have gained 2.5 years in life expectancy and women have gained 1.4 years. This continuing trend is the result of impressive advances over the 20th century in Canada's sanitation practices, the prevention and treatment of diseases, and increased access to health services.

However, cancer and heart disease remain serious threats to the health of Canadians. In 1997, these two diseases accounted for 54 per cent of all deaths.[16] While overall cancer death rates for men have declined, the rates among women have been stubbornly persistent. Suicide rates among young men are high in Canada compared to rates in other countries. And suicides among Aboriginal peoples are reported to be two to seven times higher than among the Canadian population at large.

In addition to gender, geography and population group, income also plays a role in determining life expectancy. According to a 1991 study, Canadian men in the top quarter of the income distribution can expect to live 6.3 years longer and 14.3 more years free of disability than men in the bottom quarter of the income distribution. For women, the differences are three and 7.6 years respectively.[17]

"My experience with the health care system has been first-rate."

Joanne, parent

Canada does well in international comparisons of life expectancy. Among 24 developed countries in 1997, life expectancy for Canadian men ranked behind only Japan and Sweden. Among women, Canada ranked behind Japan, Sweden, France, Spain, and Switzerland. Compared to the U.S., both Canadian men and women could expect to live 2.5 years longer.[18]

However, concerns among Canadians about their access to health care have increased in recent years, at the same time that funding for health care services has been cut back. Funding continues to be a source of controversy at the federal-provincial level. And even though Canadians are less likely to be injured on the job these days than in previous years, people are feeling increasingly stressed by the fast pace of their lives – which can ultimately pose a threat to their physical and mental health.

The PSI monitors these important aspects of Canadians' physical security by reporting on their overall health status and their level of confidence in receiving adequate health care.

Canada's rate of premature death continues to drop

Every year, thousands of Canadians die prematurely from injuries or disease. One way to measure the impact of these causes of death is by calculating how many years the person might have lived had they not died prematurely (meaning before the age of 75, the average life expectancy for men). This indicator is known as the "potential years of life lost" or PYLL. It is a ratio of the total years of life lost before the age of 75 and the proportion of the population under 75 years of age.

Overall, the news is rather good. Canada's PYLL declined between 1990 and 1997, indicating that fewer people are dying prematurely from various diseases and injuries.[19] In 1997, potential years of life lost were 55 years per 1,000 persons. This compares to 63 potential years of life lost per 1,000 persons in 1990, representing a 13 per cent reduction. Between 1996 and 1997, a drop of 1.5 years per 1,000 persons was recorded, representing a 2.6 per cent improvement in one year.

The three leading causes of potential years of life lost account for 69 per cent of the total years lost: cancer accounted for 29 per cent; unintentional injuries (accidents, poisonings, violence) and suicide accounted for 22 per cent; and cardiovascular disease accounted for 18 per cent. Between 1996 and 1997, the contribution to years lost decreased by about 3 per cent for each of these three leading causes of death.

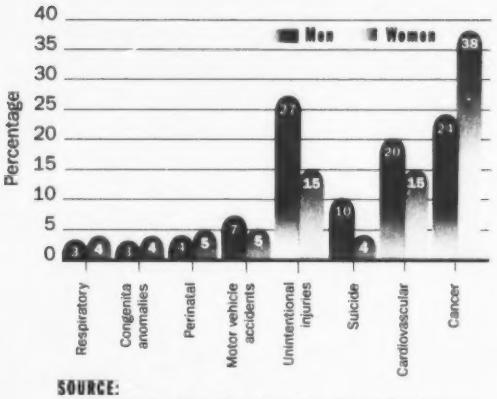
The drop in the PYLL was particularly notable with respect to cardiovascular disease – which fell by 13 per cent between 1990 and 1997. However, cancer took a greater toll than ever, and premature deaths from cancer decreased by only 4 per cent between 1990 and 1997. The continuing high rates of potential years of life lost due to cancer were largely the result of the high incidence of lung and breast cancers.

Of particular concern is the increase in the incidence of lung cancer. Teenaged girls are now more likely to smoke than adolescent boys, and if the increased rates of smoking among young women are not reversed, lung cancer rates among women will continue to climb.

Equally troubling is the incidence of suicide, which made up just under eight per cent of the total of potential years lost in 1997, down slightly from 1996. Canada's suicide rate remains high, particularly among young men. Diabetes is another cause of premature loss that has been rising. Years lost due to diabetes rose 25 per cent between 1990 and 1997, compared to the 13 per cent drop in Canada's PYLL due to all causes. This increase in years lost due to diabetes was particularly concentrated among men, rising by 40 per cent compared to a 7 per cent rise in years lost among women.

In other areas, more noticeable progress was being made. Deaths from motor vehicle crashes, which accounted for 7 per cent of total years lost, were down 31 per cent from 1990. Potential years lost due to HIV/AIDS rose by 70 per cent between 1990 and 1995, but between 1995 and 1997, the rate fell by 66 per cent, due in part to enhanced treatments.

POTENTIAL YEARS OF LIFE LOST
Per cent of years lost, by cause of death



SOURCE:
Prepared by the Canadian Council on Social Development using data supplied by the Laboratory Centre for Disease Control, 1997.

There were considerable gender differences in the premature loss of life before age 75. In 1997, the rate for men was 1.7 times that for women. The leading cause of potential years of life lost for women was cancer, accounting for 38 per cent of total years lost, compared to 24 per cent for men. For men, the leading cause was unintentional injuries and suicides (27 per cent). For women, this category accounted for only 15 per cent of total years lost. Cardiovascular disease caused the premature death of a higher percentage of men (20 per cent) than women (15 per cent).

People who are economically disadvantaged are more vulnerable to early death due to a variety of causes. A 1995 Canadian study found that residents of the poorest neighbourhoods had significantly higher death rates from cardiovascular disease, lung cancer, injuries and suicide than the rates among residents in the richest neighbourhoods.[20] If the death rates in the highest income group for all causes of death were applied to all Canadians, more than one-fifth of all years of life lost before age 65 could be prevented.

In a 1995 comparison among the developed countries of the OECD which ranked countries by the potential years of life lost, Canada fell behind Australia, Iceland, the Netherlands, Norway, and Sweden. Canada had the same rate as the U.K., and they ranked ahead of the U.S.[21]

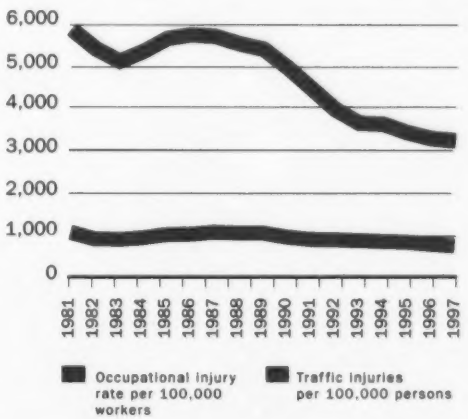
Safety at work and on the road is improving

With nearly two-thirds of working-age Canadians in the labour force, the workplace itself is an important component of Canadians' lives. The extent to which these workplaces cause injury or strain on people's physical and mental health is an important question. To gauge the effect of the workplace on Canadians' health, the PSI tracks the incidence of workplace injuries by reporting on the number of injuries per 100,000 workers that result in time lost.

The number of work-related injuries decreased substantially between 1981 and 1997, dropping from 5,870 per 100,000 workers to 3,234.[22] This decline was due, in part, to the transition of the market place from a reliance on primary and secondary industries to an expansion of the service sector, and to better injury-prevention programs in the workplace. Between 1996 and 1997, the incidence of work-related injuries continued to decline, from 3,286 to 3,234 per 100,000 workers.

The highest injury rates in 1997 were recorded in Quebec and B.C., where rates exceeded 4,500 per 100,000 workers. The lowest rates were recorded in New Brunswick, Ontario, and Nova Scotia, all with rates of less than 2,300 per 100,000 workers.[23]

INJURIES AT WORK AND ON THE ROAD
Rate per 100,000



SOURCE:
Human Resources Development Canada, *Occupational Injuries and their Cost in Canada, 1992-1997*; Transport Canada, Road Safety, *Canadian Motor Vehicle Traffic Collisions Statistics*, TP3322; and Statistics Canada's *Annual Demographic Statistics*, 1998.

Workplace injuries were much higher for men than for women. In 1997, the incidence rate for men was 4,523 per 100,000 workers, compared to a rate of 1,818 for women. Rates for women were much higher than the national average in B.C. and Prince Edward Island and much lower in New Brunswick. Rates for men were much higher than average in B.C., Quebec and Manitoba and much lower in New Brunswick and Ontario.[24]

Daily commuting to and from work takes up a considerable amount of Canadians' time. As a consequence, it is not surprising that traffic accidents are a leading cause of death and injuries. Although drinking and reckless driving are the causes of most reported motor vehicle fatalities, most accidents occur around rush hour, when people are travelling between work and home.

To gauge the safety of Canadians on the road, the PSI monitors the motor vehicle crash victim rate – that is, the number of people who are injured as the result of traffic crashes, as a proportion of the overall Canadian population.

Traffic injuries have fallen from 1,073 per 100,000 population in 1980 to 718 in 1998, due mainly to better safety precautions such as seat-belt laws and more intensive efforts to discourage impaired driving. Between 1997 and 1998, injuries fell almost three per cent, from 738 to 718 per 100,000 population.[25]

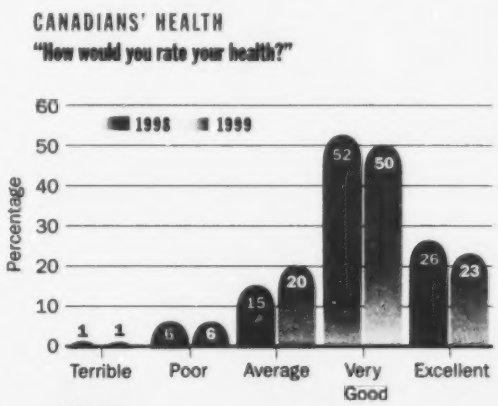
Injury rates from motor vehicle accidents were highest in Alberta, Manitoba and British Columbia, and lowest in Newfoundland, Prince Edward Island and Quebec. Injury rates were six per cent higher for men than for women, and both sexes aged 15 to 24 had much higher injury rates. In 1997, the injury rate for this age group was 2.1 times greater than it was for Canadians aged 45 to 54.[26] The overall downward trend in alcohol use by fatally injured drivers differs slightly across age groups. Between 1987 and 1996, the largest decrease in the number of people fatally injured when legally impaired was among those aged 26 to 35. Those aged 21 to 25 were the most likely to have been drinking and to be legally impaired while driving.[27]

An international study covering selective years compared motor vehicle fatalities in 11 countries. Canada placed in the middle of the group, tied with Denmark. Canada's fatality rate of 10.5 per 100,000 population ranked it well ahead of New Zealand with a rate of 21.3 fatalities per 100,000, but behind England and Wales with a rate of 6.2. The U.S. at 16.2 ranked second, exceeded only by New Zealand.[28]

How well do Canadians rate their own health?

Research has shown that one of the most reliable indicators of a person's health status is, quite simply, their own assessment of their health. With that in mind, we asked Canadians to rate their health.[29]

In 1999, 73 per cent of respondents reported being in very good or excellent health, representing a decline from 78 per cent in 1998. Twenty per cent considered themselves to be in average health, up from 15 per cent in 1998, and seven per cent considered themselves to be in poor or terrible health, the same proportion as in 1998.



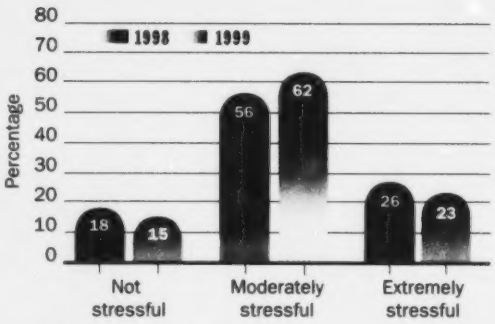
SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

- Residents of Quebec were the most likely to rate their health as excellent (31 per cent), whereas only 19 per cent of residents in the Prairies reported being in excellent health. The proportion of those reporting excellent health declined with age, and a greater proportion of women (26 per cent) than men (21 per cent) said their health was excellent.
- These survey results correspond with existing research which shows that non-medical factors – such as income and education – have an important impact on people's health. Eighty-three per cent of Canadians with a household income over $60,000 reported being in very good or excellent health, but only 62 per cent of Canadians with incomes of less than $30,000 rated their health in this way. And only 5 per cent of high-income Canadians reported being in poor health, compared to 12 per cent of low-income Canadians. Eighty-two per cent of Canadians with a university education reported being in very good or excellent health, compared to 54 per cent of those with less than a high school certificate.
- Employment status also appears to be linked to health. Eighty per cent of those working full-time reported very good or excellent health, while only 62 per cent of respondents who were unemployed did so. Moreover, 14 per cent of the unemployed reported being in poor or terrible health.
- By family type, lone parents gave the most negative assessments of their health. Seventy per cent rated their health as very good or excellent, compared to 76 per cent of married couples with children. And 10 per cent of lone parents reported poor or terrible health, compared to 6 per cent of married couples with children.

Do Canadians lead stressful lives?

A growing feature of modern life is the prevalence of stress. The strains and insecurities of a changing labour market, combined with the family obligations of working parents have made life more stressful for a growing number of Canadians. And stress has serious consequences for people's health: it has been linked to work-related injuries, exhaustion, cardiovascular disease, and psychological distress. As an indicator of insecurity and well-being, the PSI tracks the proportion of Canadians who reported that their lives were stressful.[30]

CANADIANS' LEVEL OF STRESS
"How stressful is your life?"



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

In 1999, 23 per cent of Canadians described their lives as extremely stressful, down from 26 per cent in 1998. However, 62 per cent described their lives as moderately stressful, up from 56 per cent in 1998. The proportion of Canadians who said their lives were not stressful at all fell from 18 to 15 per cent. There was a shift away from the two extremes towards the middle, with a greater proportion of Canadians feeling moderately stressed in 1999 compared to a year earlier.

- Across the country, residents of Ontario and the Prairie provinces reported living the most stressful lives (27 per cent), while residents of Quebec reported the least stressful lives (18 per cent).
- Men were more likely than women to describe their lives as not stressful (18 per cent compared to 14 per cent). Age was also a factor, as 28 per cent of those aged 55 and older described their lives as not stressful, compared to only 11 per cent of Canadians under age 55.
- Canadians with incomes over $60,000 were least likely to report having a stress-free life. For these upper-income Canadians, 13 per cent reported they lead a stress-free life, compared to 17 per cent among Canadians with incomes below this level. And stress appears to increase with education levels: 25 per cent of university graduates reported having stressful lives, compared to 19 per cent of those with less than a high school education.
- Single parents reported leading very stressful lives, with 39 per cent indicating high stress levels and only 9 per cent reporting no stress. These stress levels are much higher than for any other family type.

A Statistics Canada survey that focussed exclusively on time-stress found that in 1998, 21 per cent of women and 16 per cent of men felt time-stressed, an increase of about 35 per cent since 1992.[31] Time-stress levels were highest for married women and women aged 25 to 44 who were employed full-time with children at home (38 per cent). Among these mothers, almost half who had a child under age five at home reported time-stress. More people in 1998 than in 1992 indicated that they did not have enough time for their family.

ACCESS TO HEALTH SERVICES

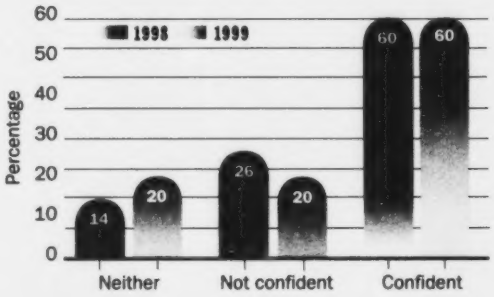
Government cutbacks to the health care system have caused many Canadians to worry that they will not have access to affordable and adequate health services. Long waiting lists, crowded emergency rooms, shortened hospital stays, and the growing cost of medications have all contributed to peoples' concerns about their health security. In response, the PSI monitors Canadians' level of confidence in the health care system.

Are Canadians worried about their access to health care services?

Perhaps due to ongoing changes and uncertainties regarding the health care system, less than two-thirds of Canadians in 1999 were confident that they would have access to the necessary health care services should the need arise.[32] This proportion remained relatively stable between 1998 and 1999, at 60 per cent. However, 26 per cent of respondents in 1998 expressed a lack of confidence, and this fell to 20 per cent in 1999, indicating an improvement in confidence levels.

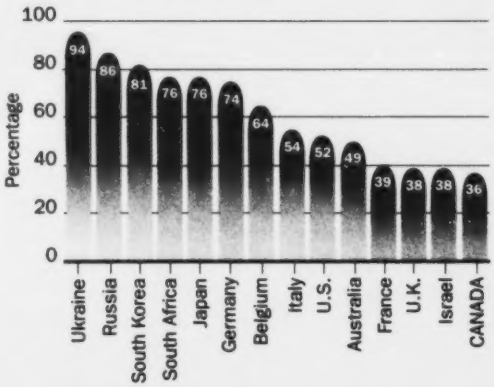
- Across the country, the highest proportion expressing confidence were people in Saskatchewan and Manitoba (67 per cent), with the lowest levels of confidence being expressed by residents of Quebec (59 per cent) and B.C. (55 per cent). Women were less confident than men (57 per cent versus 64 per cent) and people aged 18 to 34 had the highest confidence level of any age group (68 per cent).
- Confidence in the health care system increased with education level and income. Two-thirds of those with incomes of $60,000 or more expressed confidence in the health care system, compared to 54 per cent of those with incomes of $30,000 or less. And 64 per cent of university graduates expressed confidence compared to 52 per cent of those who did not complete high school.
- Single people without children were the most confident that they would be able to access necessary health care services (69 per cent), but only 52 per cent of lone parents expressed similar confidence.

CONFIDENCE IN ACCESS TO HEALTH SERVICES
"I am confident that if I or a family member were to become seriously ill, we would be able to access the necessary health care services."



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

CONCERN OVER THE AFFORDABILITY OF HOSPITALIZATION
"If a member of my family had to be hospitalized, I would be worried about how to pay for it."



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group's "Canada and the World" report, 1997.

"They are taking away beds, closing rooms. I don't know why or who to blame."

Denise, former communications worker

Compared to people in other countries, Canadians have a high level of confidence in their access to health care services.[33] In response to the survey question: "If a member of my family had to be hospitalized, I would be worried about how to pay for it," only 36 per cent of Canadians expressed worry compared to 38 per cent of people in the U.K., 52 per cent in the U.S., 74 per cent in Germany, 76 per cent in Japan, and 86 per cent in Russia.

Health care spending

Although the share of all health spending contributed by governments – the public share – continued to decline between 1996 and 1997 (to 69.4 per cent), initial estimates for 1998 and 1999 indicate that it rose slightly to 69.6 per cent.[34] Historically, these levels can be compared to those of 1975 when the public share was as high as 76 per cent. The annual rate of growth in public health care spending averaged 11 per cent between 1975 and 1991. But following the 1991-92 recession, tight government budgets brought the annual growth rate down to 0.6 per cent between 1992 and 1996. However, forecasts for 1998 and 1999 project growth in the 5 per cent range.

Provincially, combined public and private health care spending was highest in British Columbia and Ontario. The three Prairie provinces occupied the third to fifth positions, and the Atlantic provinces and Quebec occupied the lower half of the range. It is projected that in 1999, Manitoba will lead the field in total health care spending, followed by Ontario and Saskatchewan, and Quebec will trail all other provinces. Ontario led all provinces in the share of spending financed by private sources – that is, spending by households and insurance companies – at 33.8 per cent, followed by Alberta and New Brunswick.

The three largest areas of health expenditures are for hospital care, prescribed and non-prescribed drugs (the latter accounts for about 25 per cent of the total), and physician services. For the first time since 1975, total drug costs exceeded the total costs of physician services. Among these three expenditure categories, there are differences in the proportions paid for by public and private sources. In 1997, private spending constituted only one per cent of the total cost of physician services, 9 per cent of hospital care costs, but 59 per cent of the costs of prescribed drugs. The latter is down from 75 per cent in 1976.

Of all health care costs, annual increases in total drug costs have been escalating the fastest. Growth in drug costs are estimated to be in the 7 per cent range for 1998 and 1999, compared to 3 per cent growth for hospital care and 4 per cent for physician services. Since the majority of drug costs and the growing costs of home care are privately financed, this rise in the share of health care expenditures paid for by private sources is of concern to Canadians as they witness the rising demands for health care as a result of the aging population.

According to surveys, households increased their private health care spending between 1996 and 1997 by 15 per cent.[35] Most of this was spent on medicines, pharmaceutical products, and health insurance premiums. The bottom 20 per cent of households on the income ladder increased their spending by 23 per cent, compared to an increase of 12 per cent for households in the top 20 per cent of the income ladder. This suggests that the growing need for private health spending has hurt low-income households the most, despite government assistance programs.

Can Canadians rely on informal health care and social support in time of need?

Not all health care is delivered through the formal health care system; much of it is provided by family, friends and neighbours. Having such social support provides a sense of security in the event that health problems strike. Consequently, the following question was asked in the survey: "If you were seriously ill at home, is there a friend, neighbour or family member who would look after you?"

- Overall, 86 per cent responded that they could rely on social supports in the event of a serious illness.[36] There were regional variations, ranging from a high of 90 per cent in the Atlantic provinces to 81 per cent in Quebec. The responses did not vary by gender, but the proportion who indicated having social supports declined by age, falling from a high of 90 per cent among those aged 18 to 34, to 82 per cent among those aged 55 and older.
- There was little difference by education level, but households with incomes of $30,000 or less registered a lower level of support (80 per cent) than households with incomes of $60,000 or more (89 per cent).
- There were variations by employment status. Retired persons registered a support rate of 80 per cent, compared to 91 per cent among the self-employed, and 89 per cent among part-time workers.
- Only three-quarters of people living alone thought they could count on social support. And while 80 per cent of lone parents said they could count on support, this was less than the 89 per cent reported by married couples with children.

PERSONAL SAFETY

The PSI monitors the evolution of Canadians' concerns about personal safety by tracking four indicators: the level of violent crime, the level of property crime, and Canadians' perceptions of both types of crime in their own communities.

Violent crime rates continue to drop

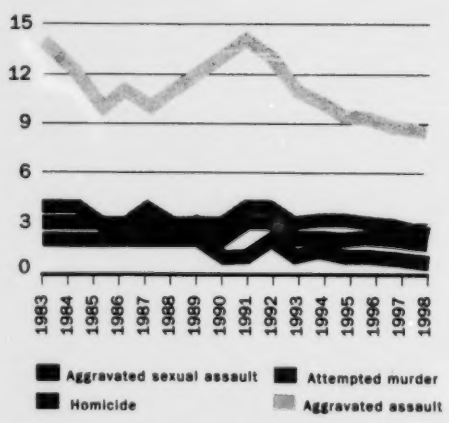
Reported violent crime in all its forms has decreased since 1992. From a high of 1,078 violent crimes per 100,000 persons in 1992, the rate fell to 975 in 1998 – almost to the same rate that prevailed in 1990. Between 1997 and 1998, the rate fell from 990 to 975.[37]

Violent crime rates were the highest in B.C., Saskatchewan and Manitoba, where rates exceeded 1,300 per 100,000 population in 1998. The lowest rates were in Quebec and Prince Edward Island. While the national rate fell between 1997 and 1998, Saskatchewan, Quebec, New Brunswick and Alberta all recorded at least a one per cent increase in violent crimes.

The PSI index weights the most serious crimes – that is, homicide, attempted murder, aggravated assault, and aggravated sexual assault – more heavily than other types of crimes. These are the crimes about which Canadians express the greatest concerns. Also, the seriousness of these crimes leads to their more reliable and comprehensive reporting. It is important to keep in mind that over 60 per cent of the crimes reported in the overall violent crime rate are actually low-level or so-called common assaults involving behaviours ranging from threatening acts or gestures to punches.

VIOLENT CRIME IN CANADA

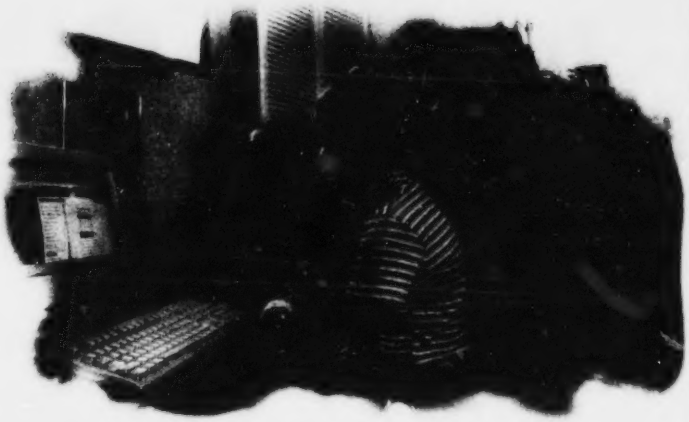
Rate per 100,000 persons



SOURCE:
Statistics Canada, *Canadian Crime Statistics*, various years and Sylvain Tremblay, "Crime Statistics in Canada, 1998," in *Juristat*, Vol. 19, No. 9, 1999.

"Parents should pay more attention and be more involved with their kids."

David, retired



In 1998, the homicide rate was 1.8 per 100,000 population, down from 2.0 in 1997. It has been declining since the mid-1970s, and in 1998, it stood at its lowest rate in 20 years. The attempted murder rate in 1998 was 2.4 per 100,000 people, down from 2.9 in 1997.

In 1998, the rate of aggravated assault was 8.6 per 100,000, down from 8.8 in 1997. This was the seventh year in a row that the number of aggravated assaults had declined. Aggravated sexual assault was 0.7 per 100,000 in 1998, down from 0.9 in 1997.

The gender of victims varied by the type of violent crime. Two-thirds of all victims of assault with a weapon and aggravated assault were men. They also represented 70 per cent of the victims of homicides and 75 per cent of the victims of attempted murders.

More than 90 per cent of the victims of sexual assault were women. In assault cases, women were most often attacked by a spouse or ex-spouse (42 per cent), a casual acquaintance (18 per cent), or a close friend (12 per cent). Among male victims, their assailants were most often strangers (37 per cent), followed by casual acquaintances (33 per cent).

When looking at homicides in the mid-1990s, Canada ranked in the middle among G-7 countries. Japan was ranked as the safest country, followed by Germany, France, the United Kingdom, Canada, and Italy. The United States was last on this measure, with rates that were almost five times those of Canada and 14 times those of Japan.[38]

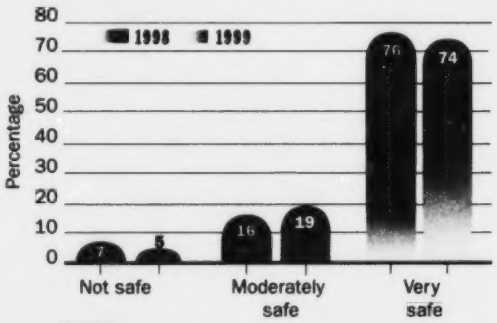
Are Canadians concerned about violent crime?

In order to gauge Canadians' own sense of their personal security, we asked them how they would rate their families' safety in their own neighbourhoods with respect to violent crime. The majority of Canadians reported feeling very safe from violent crime, and there was only a slight decline between 1998 and 1999 in the proportion who felt this way, from 76 to 74 per cent.[39]

- Regionally, people in the Atlantic provinces felt the safest: 82 per cent felt very safe, while only four per cent felt unsafe. Eighty-one per cent of Albertans felt that they were very safe from violent crime, while residents of Quebec were the most fearful of crime in their neighbourhoods: 66 per cent felt very safe, compared to 7 per cent who felt unsafe.
- By age group, 78 per cent of those aged 35 to 54 felt the safest, followed by young people. Those over 55 years of age reported the lowest proportion of feeling very safe, but it was still 69 per cent. A smaller proportion of women than men felt very safe (72 per cent, compared to 78 per cent).
- People with higher incomes and higher education levels were more likely to feel very safe than others. Eighty-two per cent of university graduates reported feeling very safe, compared to 58 per cent

SAFETY FROM VIOLENT CRIME

"In terms of your family's exposure to violent crime, how safe is your neighbourhood?"



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

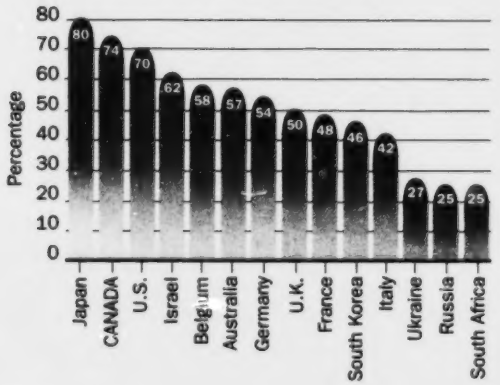
of those without a high school certificate. And 85 per cent of persons with an income of $60,000 or more felt very safe, whereas only 61 per cent of households with incomes of $30,000 or less felt this way. Moreover, 12 per cent of low-income households did not feel safe – double the national average.

- Single parents – who are predominantly women – and people living alone felt the least safe. Only two-thirds of the people in both of these groups reported feeling very safe, compared to 80 per cent among married couples with children.

In international comparisons, Canada ranked high in terms of personal safety. In response to the statement: "I can walk at night within one kilometer or within half a mile of my home without fear for my personal safety," 80 per cent in Japan agreed with the statement, 74 per cent in Canada felt that way, as did 70 per cent in the U.S., 54 per cent in Germany, 50 per cent in the U.K., 42 per cent in Italy, and 25 per cent in Russia and South Africa.[40]

CONFIDENCE IN PERSONAL SAFETY IN THE COMMUNITY

"I can walk at night within one kilometer or within half a mile of my home without fear for my personal safety."



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group's "Canada and the World" report, 1997.

Property crime rate leveling off

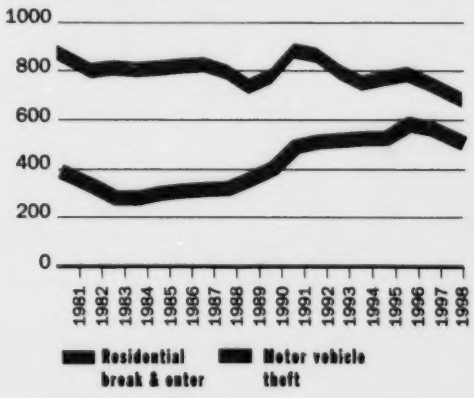
Property crimes accounted for 56 per cent of all Criminal Code incidents in 1998. They are defined as unlawful acts with the intent of gaining property, but which do not involve the use or threat of violence. As with violent crime, the overall incidence of property crime has been in general decline since 1992.[41]

In 1998, the incidence of property crime fell in all provinces except Newfoundland, which recorded a 3 per cent increase. The provinces with the greatest incidence of property crime were British Columbia and Saskatchewan, where rates were between 130 and 156 per cent above the national average. In contrast, the incidence of property crime was lowest in the Atlantic provinces where rates were about 60 per cent of the national average.

Among all forms of property crime, the PSI focuses on two types that affect people most directly – breaking and entering into a residence, and motor vehicle theft. These two forms of property crime accounted for 28 per cent of all property crime in 1998. When combined, break and entry and motor vehicle theft occurred at a rate of 1,276 per 100,000 population. This was a drop of 6.8 per cent from 1997. Residential break-ins accounted for 57 per cent of this total. Forty per cent of persons charged with break and entry were between the ages of 12 and 17.

PROPERTY CRIME IN CANADA

Rate per 100,000 persons



SOURCE:
Statistics Canada, *Canadian Crime Statistics*, various years and Sylvain Tremblay, "Crime Statistics in Canada, 1998," in *Juristat*, Vol. 19, No. 9, 1999.

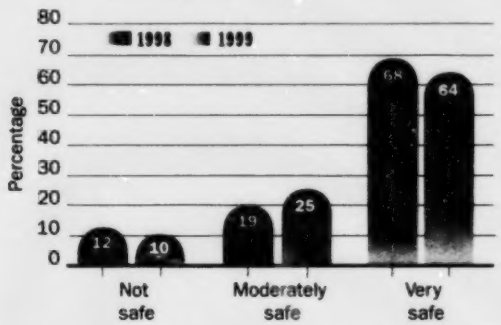
A decline in the number of break and entry crimes began in 1992, but a decline in the number of motor vehicle thefts began only in 1997. Nonetheless, the rate of motor vehicle theft was still 60 per cent higher in 1998 than it had been a decade earlier, with a large increase in the theft of trucks, minivans and sport utility vehicles. In 1998, 42 per cent of persons charged with motor vehicle thefts were youth aged 12 to 17.

How worried are Canadians about property crime?

When asked to rate their neighbourhood in terms of safety from property crime, 64 per cent of Canadians in 1999 considered their neighbourhood to be very safe, down from 68 per cent in 1998.[42] However, 25 per cent considered it to be moderately safe, up from 19 per cent in 1998, and 10 per cent thought their neighbourhood was unsafe, down slightly from 1998.

SAFETY FROM PROPERTY CRIME

"In terms of your household's exposure to property crime, how safe is your neighbourhood?"



SOURCE:
Prepared by the Canadian Council on Social Development using data from the Angus Reid Group.

- Residents of the Atlantic provinces and Alberta had the lowest level of concern about property crime, which was consistent with reported rates. Three-quarters of the respondents in those provinces felt very safe. On the other hand, households in British Columbia and Quebec felt the most apprehensive. In those provinces only 57 per cent felt very safe from property crime.
- Equal proportions of men and women were concerned about property crime. Young adults aged 18 to 34 registered the highest proportions both of those who felt very safe (67 per cent) and those who felt unsafe (13 per cent), while people aged 55 and older tended to be the least apprehensive (8 per cent). These findings likely reflect the quality of the neighbourhoods in which people in these different age groups tend to live.
- As was the case with violent crime, Canadian households with incomes below $30,000 felt the most vulnerable to property crime, with 14 per cent reporting feeling unsafe and only 54 per cent feeling safe. This contrasts with 8 per cent feeling unsafe and 74 per cent feeling safe among respondents in households with incomes of $60,000 or more. Feelings of safety from property crime also increased with educational attainment: only 53 per cent of those without a high school graduation certificate felt safe from property crime, but 70 per cent of university graduates reported feeling safe.
- Lone parents (16 per cent) and single people without children but living with roommates (21 per cent) felt the most unsafe from property crime.

METHODOLOGY

Despite the importance of security in our daily lives, attempts to capture and measure the level of security in our society have been few and far between. This may be because security is a subjective state which varies according to each person's response to their personal situation. Everyone has a different comfort zone based on their age, health and income status. This means that any measurement of security must necessarily be somewhat arbitrary with respect to the ranking of different components. As well, measuring security must not only include an assessment of current conditions, it must also assess people's outlook for the future.

The concept of security has many dimensions. For our purposes, it is reduced to its most basic level, encompassing: economic security – in the broad sense of job and financial security; health security – in the sense of protection against the threats of disease and injury; and physical safety – in the sense of feeling safe from violent crime and theft. In a broader exercise, security could also be considered to include an assessment of the quality of people's social relations or the stability and future potential of their communities. However, practical considerations limit this project to the economic, health and physical safety dimensions of personal security.

This project has also been developed within the limitations of the data that are available. While an ideal security index would include, for example, indicators of the quality of the physical environment or the presence of life-threatening pathogens, data for such indicators and their impact are limited or non-existent. These difficulties notwithstanding, the CCSD and its partners decided that a partial insight into personal security was better than having no information at all, and better than waiting for the day when all relevant information can be collected. Fully conscious of the problems inherent in such an exercise, we have proceeded with great care in the selection of the personal security components and their indicators.

Steps for creating the PSI

For the most part, research into social indicators points out the difficulties in constructing composite measures. While we have monetary units to describe economic transactions and energy units to describe different sorts of physical activities, a social index, by definition, involves combining dissimilar factors or phenomena, such as the number of unemployed people and crime rates.

In order to create the PSI, it was necessary to first develop a conceptual framework, then find individual indicators that best embodied the various dimensions of our central concept of security. The next step involved combining those individual indicators into the conceptual framework. Finally, a method was chosen to transform each variable into weighted units on a common scale so that they could be combined to create two scores – one for the objective indicators and one for the subjective indicators. Historical movements in the indicators are used to standardize the changes in the indicators.

Indicator selection

In order to identify the most appropriate indicators, the CCSD submitted a list of proposed variables to experts in a variety of fields. These individuals then selected and ranked the indicators that best captured the different dimensions of personal security, using the following criteria:

- Indicators should measure the personal security of adults and their family members.
- Subjective indicators should measure each individual's personal experience of security, rather than their perceptions of the general level of security in Canada.
- Indicators should be meaningful – that is, they should be descriptive of the personal security of Canadians at a given point in time. They should be compelling and relatively easy to understand by the general population.

- Indicators should be further validated through their recognition in the research literature.
- Indicators should be responsive to changes over time and among different populations. Indicators should show a degree of variability over time.
- Indicators should measure things that have a high probability of influencing an individual's personal security.
- Indicators should take into account sources of "extraneous variation," meaning changes in the population over time, changes in the time period during which measurements are made, and changes in monetary values over time.
- Ideally, indicators should be available on an annual basis. The most recently available data will be used in constructing the PSI.
- Indicators should be available at the national level and for selected demographic groups and geographic areas. Ideally, the objective indicators should be available for other selected countries as well.
- Indicators should be readily available from established data sources.

The PSI conceptual framework and the indicators were then submitted to focus groups of Canadians to test their resonance with the public. The goal was to develop indicators that were both understandable to the general public and that embodied Canadians' most essential concerns about their personal security. Thus, people were asked to assess the overall conceptual framework, as well as each individual indicator.

Weighting

After the individual indicators were selected, the next step was to determine the relative value of each component and each indicator within the composite index. Are some indicators more important than others in the personal security considerations of Canadians? If so, how should the various indicators be weighted to account for these differences in their relative importance?

To accomplish this, Canadians were asked in the survey to tell us the relative importance they attached to the three main indicator groups: economic, health and personal safety. The results of the 1999 survey indicated that 55 per cent of respondents considered health to be the most important element, while 35 per cent selected economic, and 10 per cent indicated personal safety. Consequently, each indicator in these three categories has this weight attached to it in the final indexes, both objective and subjective. It is recognized that weighting in any one year will be influenced by circumstances prevailing at the time of the survey. Therefore, weights will be adjusted over time as subsequent surveys reveal different weights.

Creating the Index

The Personal Security Index was created by transposing the raw data into common units of analysis so that changes in all indicators could be measured in order to arrive at an overall score. Changes in the value of individual indicators were converted into common units, then assigned their appropriate weights. Changes in the overall value of the two indexes from one year to the next will tell us how both the statistical picture and the perception of personal security are changing over time.

Testing and reliability

The CCSD will periodically review the indicators and their weights to determine whether they still adequately reflect different dimensions of personal security and whether they are still reliable. In some cases, indicators may be modified or eliminated altogether, keeping in mind the integrity of the Index over time. Changes in the choice of indicators and the weighting will be clearly detailed in the each report of the PSI.

ENDNOTES

[1] During late-November and early-December 1999, the Angus Reid Group surveyed 3,000 Canadians on behalf of the Canadian Council on Social Development about their perceptions of personal security and the security of their families.

[2] Statistics Canada. *National Income and Expenditure Accounts*, 1998.

[3] The question read: "How adequate would you say your household income is in meeting your family's basic needs?" The answers were rated on a scale of one to seven, with one being "not adequate at all" and a rating of seven being "extremely adequate."

[4] Poverty lines are a proven and reliable indicator of relative deprivation. Gallup poll results show that they reflect the general amount of money that Canadians feel is necessary to live adequately. In a poll conducted for this project, the majority of respondents felt that a family of four needed at least $40,000 per year in order to meet their basic needs in their community – a figure, it is worth noting, substantially above the LICO, which stands at $32,500 for a family of four in a large urban centre.

[5] Statistics Canada. *Income Distributions by Size in Canada, 1997.*

[6] *Luxembourg Income Study.* Poverty lines computed on LIS data sets by Koen Vleminckx (LIS), August 1998. www.lissy.ceps.lu. The following countries are members of the G-7: Canada, the United States, the United Kingdom, Italy, France, Germany, and Japan.

[7] Statistics Canada. *Labour Force Survey*, various years.

[8] Organisation for Economic Co-operation and Development. *Employment Outlook, 1999.*

[9] Respondents were asked whether they agreed or disagreed with the following statement: "I think there is a good chance I could lose my job over the next couple of years." The answers were rated on a scale ranging from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[10] Respondents were asked whether they agreed or disagreed with the following statement: "If I lost my job, I am confident I could find an equivalent one within six months." The rating scale ranged from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[11] Statistics Canada. *Labour Force Survey*, various years.

[12] National Council of Welfare. *Welfare Incomes 1997 and 1998*, and *Welfare Incomes 1990.*

[13] Respondents were asked whether they agreed or disagreed with the following statement: "If I lost my job, I am confident I could count on government support programs to sustain me and my family adequately while I looked for a new job." The rating scale ranged from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[14] Statistics Canada. *National Income and Expenditure Accounts*; Bank of Canada. *Canadian Monetary and Credit Aggregates and Interest Rates*, various years.

[15] Statistics Canada. "Deaths 1997," in *The Daily*, May 13, 1999.

[16] Statistics Canada. "Deaths 1997," in *The Daily*, May 13, 1999.

[17] Robin, J. and Ritchie, K. "Healthy Life Expectancy: Evaluation of Global Indicators of Change in Population Health," in *British Medical Journal* 302 (1991): 457-60.

[18] Statistics Canada. *Report on the Demographic Situation in Canada 1998-1999.* Ottawa: Ministry of Industry, December 1999.

[19] Walsh, P. Cardiovascular Disease Division, Laboratory Centre for Disease Control, Health Canada. Personal communication, January-February 2000.

[20] Wilkins, R. "Mortality by Neighbourhood Income in Canada, 1986 to 1991." Paper presented at the Conference of the Canadian Society for Epidemiology and Biostatistics, St. John's, Newfoundland, August 1995.

[21] OECD. *OECD Health Data 1999: Comparative Analysis on 29 Countries.* (CD-ROM).

[22] Human Resources Development Canada. *Occupational Injuries and their Cost in Canada*, various years. The data reported were subject to different collection practices, reporting requirements, claims policies and definitions used by the various boards. Furthermore, rates are based on accepted claims only, which may lead to some underestimation. Finally, some employees – such as a majority of the growing number of self-employed Canadians – are not covered, again resulting in some underestimation. It is worth noting that stress-related diseases and conditions are not yet recognized by workers' compensation boards.

[23] Human Resources Development Canada. *Occupational Injuries and their Costs in Canada: 1993-1997.*

[24] Association of Workers' Compensation Boards of Canada, *Work Injuries and Diseases, Canada 1996-1998.*

[25] Transport Canada. *Canadian Motor Vehicle Traffic Collision Statistics*, TP 3322, 1999. This indicator specifically focuses on injuries rather than fatalities, because fatalities are already accounted for in our previous indicator of potential years of life lost.

[26] Calculated by the Canadian Council on Social Development using data from Transport Canada, 1984-1997.

[27] Transport Canada. *Alcohol Use by Drivers Fatally Injured in Motor Vehicle Accidents in Canada in 1996 and the Previous Nine Years.* http://www/tc.gc.ca/roadsafety/STATS.

[28] Fingerhut, L; Cox, C; and Warner, M. *International Comparative Analysis of Injury Mortality.* Findings from the ICE on Injury Statistics. Advance data NCHS No. 303, October, 1998.

[29] The question asked: "In general, how would you rate your health? Please use a scale from one, terrible, to seven, excellent, where the midpoint, four, is average."

[30] The question asked: "How stressful would you say your life is? Please use a scale from one, not at all, to seven, extremely, where the midpoint, four, is moderately." For this question, ratings of 6 and 7 were used to build our overall score for "extremely stressful," ratings of 3 to 5 for "moderately stressful," and ratings of 1 and 2 for "not stressful."

[31] Statistics Canada. "General Social Survey: Time Use," in *The Daily,* November 9, 1999.

[32] Respondents were asked whether they agreed or disagreed with the following statement: "I am confident that if I or a member of my family were to become ill, we would be able to access the necessary health care services." The scale ranged from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[33] Angus Reid. *Canada and the World Report 1997.*

[34] Canadian Institute for Health Information. *National Health Expenditure Trends, 1975-1999.* Ottawa: CIHI, 1999.

[35] Statistics Canada. "Household Spending, 1997," in *The Daily,* February 11, 1999.

[36] This question was not asked in 1998, so it is not known whether there has been any change. However, this question will be asked in subsequent years.

[37] Tremblay, Sylvain. "Crime Statistics in Canada, 1998," in *Juristat,* Vol. 19, No. 9. Ottawa: Canadian Centre for Justice Statistics, 1999.

[38] United Nations Crime Prevention and Criminal Justice Branch. Fifth Survey. Data are for 1994 for all countries except France and Germany, for which 1990 data were used.

[39] The question read: "Thinking of your family's exposure to violent crime, how safe is your neighbourhood? Please use a scale from one, not at all, to seven, extremely, where the midpoint, four, is moderately."

[40] Angus Reid. *Canada and the World Report 1997.*

[41] Tremblay, Sylvain. "Crime Statistics in Canada, 1998," in *Juristat,* Vol. 19, No. 9. Ottawa: Canadian Centre for Justice Statistics, 1999.

[42] The question read: "Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood? Please use a scale from one, not at all, to seven, extremely, where the midpoint, four, is moderately."

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